(d) The size of the Annual Plans of States, which is funded by the State's own resources and Central Assistance, is decided by the Planning Commission after detailed discussions with the State Governments and assessment of resource availability. There is no relationship between Plan Assistance provided to the States and the approved plan size. The Annual Plan outlay of the States is effective for the relevant financial year.

(e) That is done to ensure that the plan size is realistic and funds released by the Central Government do not remain underutilized.

**Outstanding Debt of households**

†2157. SHRI LALIT KISHORE CHATURVEDI:
DR. GYAN PRAKASH PILANIA:

Will the Minister of FINANCE be pleased to state:

(a) what were the overall aggregate outstanding debt of households and Incidence of Indebtedness (lol), average Amount of Debt (AoD) per household, during 1971,1981,1991 and 2002, in rural and urban sectors as per the NSSO surveys;

(b) what was the average amount of debt per household based on NSSO survey (2002), for rural and urban sector;

(c) whether above statistics reveal a trend of rising per capita indebtedness in the country and is it not a matter of concern;

(d) whether the debt burden of loans is being invested/utilized for productive purposes or squandered away, particularly by the farm sector;

(e) what is the current ratio between per capita indebtedness and per capita income; and

(f) whether such a ratio is sustainable?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (f) The National Sample Survey Organisation (NSSO) publishes decennially an "All India Debt and Investment Survey", which gives details of the indebtdness of households

in the country. The results of the various rounds of survey are not strictly comparable due to differences in the nature an scope of the Survery. Changes between rounds are therefore only indicative in nature. As per the NSSO surveys, the overall aggregate outstanding debt of households was estimated to be Rs. 1,76,795 crore in 2002 as against Rs. 37,443 crore in 1991. The incidence of indebtedness (measuring the proportion of households that are reported to be in debt) and average amount of debt is given in the statement-l *(See* below).

***Statement-I***

*Incidence of indebtedness (lOI), average amount of debt (AOD) per household during 1971, 1981, 1991 and 2002*

(All India)

| Occupational categories of households | lOI (Per cent) | | | | AOD (Rupees) | | | |
|---|---|---|---|---|---|---|---|---|
| | 1971 | 1981 | 1991 | 2002 | 1971 | 1981 | 1991 | 2002 |
| Rural | | | | | | | | |
| Cultivator | 46.1 | 22.3 | 25.9 | 29.7 | 605 | 803 | 2294 | 9261 |
| Non-cultivator | 34.3 | 12.4 | 18.5 | 21.8 | 223 | 205 | 1151 | 4991 |
| All | 42.8 | 20.0 | 23.4 | 26.5 | 500 | 661 | 1906 | 7539 |
| Urban | | | | | | | | |
| Self-employed | | 16.9 | 19.9 | 17.9 | | 1473 | 4434 | 12134 |
| Others | | 17.6 | 18.9 | 17.8 | | 816 | 3198 | 11577 |
| All | | 17.4 | 19.3 | 17.8 | | 1030 | 3618 | 11771 |

*Source:* NSSO.

An analysis of the purpose of borrowings for the latest two rounds of NSSO Survey reveals an increase in the share of uptake of loans for productive purposes. The details are given in the Statement-ll *(See* below).

**Statement-II**

*Percentage share of amount of borrowing by purpose of borrowing during 1971-72, 1981-82, 1991-92 and 2002-03*

| Purpose of borrowing | Rural | | | | Urban | | |
|---|---|---|---|---|---|---|---|
| | 1971-72 | 1981-82 | 1991-92 | 2002-03 | 1981-82 | 1991-92 | 2002-03 |
| Farm business: | | | | | | | |
| Capital expenditure | 18.3 | 25.9 | 9.3 | 15.6 | 4.5 | 1.2 | 1.5 |
| Current expenditure | 15.1 | 25.5 | 3.6 | 22.4 | 3.4 | 0.4 | 1.6 |
| Non-farm business: | | | | | | | |
| Capital expenditure | 1.6 | 9.8 | 5.7 | 9.7 | 20.6 | 9.5 | 11.7 |
| Current expenditure | 2.0 | 3.7 | 1.7 | 4.3 | 10.6 | 3.8 | .5.3 |
| Productive purposes | 37.0 | 64.9 | 20.3 | 52.1 | 39.1 | 14.9 | 20.2 |
| Other purposes | 63.0 | 35.1 | 79.7 | 47.9 | 60.9 | 85.1 | 79.8 |
| All purposes | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

*Source.* NSSO

**Arbitrary methods for selling mediclaim policy**

†2158. SHRI SHREEGOPAL VYAS:
SHRI BALAVANT *ALIAS* BAL APTE:

Will the Minister of FINANCE be pleased to state:

(a) whether Government are aware that private insurance companies working in the country are adopting arbitrary methods with regard to sell mediclaim policy violating the law;

(b) whether Government have received such complaints also that the said companies refuse to sell mediclaim policies to the persons over 45 years of age;

(c) if so, the details of such complaints; and

(d) whether Government are considering to take any punitive actions

†Original notice of the question was received in Hindi.